

## Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Toni Herfel  
DebtorCase No. 15-12296-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 20

Date Rcvd: Jul 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2020.

db +Toni Herfel, 1869 Ironbridge Road, Columbia, PA 17512-9620  
 13534271 +Cavalry SPVI LLC assignee Capital One Bank USA, NA, Bass Associates PC,  
                   3936 E Fort Lowell Road Suite 200, Tucson, AZ 85712-1083  
 13520796 ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154  
                   (address filed with court: Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154,  
                   Telephone # 888-298-7785)  
 14463910 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jul 11 2020 04:21:25 City of Philadelphia,  
                   City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
                   Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 11 2020 04:20:38  
                   Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
                   Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 11 2020 04:21:09 U.S. Attorney Office,  
                   c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13572302 EDI: BECKLEE.COM Jul 11 2020 07:53:00 American Express Bank, FSB, c/o Becket and Lee LLP,  
                   POB 3001, Malvern, PA 19355-0701  
 13558211 EDI: BECKLEE.COM Jul 11 2020 07:53:00 American Express Centurion Bank,  
                   c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13529209 +E-mail/Text: bncmail@w-legal.com Jul 11 2020 04:21:01 CERASTES, LLC,  
                   C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13567492 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 11 2020 04:19:45 Citizens Bank,  
                   443 Jefferson Blvd, RJW 135, Warwick RI 02886  
 13514807 EDI: DISCOVER.COM Jul 11 2020 07:53:00 Discover Bank, Discover Products Inc,  
                   PO Box 3025, New Albany, OH 43054-3025  
 13507489 +EDI: NFCU.COM Jul 11 2020 07:53:00 Navy Federal Credit Union, P.O Box 3000,  
                   Merrifield, VA 22119-3000  
 13583404 EDI: PRA.COM Jul 11 2020 07:53:00 Portfolio Recovery Associates, LLC, POB 41067,  
                   Norfolk VA 23541  
 13560893 EDI: Q3G.COM Jul 11 2020 07:53:00 Quantum3 Group LLC as agent for,  
                   Collins Asset Group LLC, PO Box 788, Kirkland, WA 98083-0788  
 13582723 EDI: RMSC.COM Jul 11 2020 07:53:00 Synchrony Bank, c/o Recovery Management Systems Corp,  
                   25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
 13818841 +EDI: RMSC.COM Jul 11 2020 07:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
                   PO Box 41021, Norfolk VA 23541-1021  
 13514596 EDI: WFFC.COM Jul 11 2020 07:53:00 Wells Fargo Bank, N.A., PO Box 10438,  
                   Des Moines, IA 50306-0438  
 13914348 EDI: ECAST.COM Jul 11 2020 07:53:00 eCAST Settlement Corporation, PO Box 29262,  
                   New York NY 10087-9262  
 13542310 EDI: ECAST.COM Jul 11 2020 07:53:00 eCAST Settlement Corporation, assignee,  
                   of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13542311\* eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262,  
                   New York, NY 10087-9262

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 12, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
Form ID: 3180W

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2020 at the address(es) listed below:

HAROLD N. KAPLAN on behalf of Creditor New Residential Mortgage LLC hkaplan@rasnj.com  
JEROME B. BLANK on behalf of Creditor Ditech Financial LLC F/K/A Green Tree Servicing LLC paeb@fedphe.com  
JOSEPH ANGEO DESSOYE on behalf of Creditor Ditech Financial LLC F/K/A Green Tree Servicing LLC paeb@fedphe.com  
KEVIN G. MCDONALD on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com  
MARIO J. HANYON on behalf of Creditor Ditech Financial LLC F/K/A Green Tree Servicing LLC paeb@fedphe.com  
THOMAS W. FLECKENSTEIN on behalf of Debtor Toni Herfel tom@fleckensteinpalaw.com  
TRANG V TRUONG on behalf of Creditor Wells Fargo Bank, N.A. trangtruong@wellsfargo.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 9

**Information to identify the case:**

Debtor 1 Toni Herfel  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **15-12296-elf**

Social Security number or ITIN **xxx-xx-7594**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Toni Herfel

7/9/20

**By the court:**

Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**